

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

In Re: Andrew F. Kuzy, and  
Colleen A. Kuzy,  
  
Debtors.

: Bankruptcy Case No.: 18-21728-CMB  
:  
: Chapter 11  
:

Reporting Period: November 2018

MONTHLY OPERATING REPORT  
(INDIVIDUAL WAGE EARNERS)

File with Court and submit copy to United States Trustee within 14 days after end of month

Submit copy of report to any official committee appointed in the case.

REQUIRED DOCUMENTS	Form No.	Document Attached	Explanation Attached
Schedule of Cash Receipts and Disbursements	MOR-I (INDV)		
	MOR-I (INDV)		
Schedule of Cash Receipts and Disbursements -	(CONT)		
Bank Reconciliation			
Copies of bank statements			
Cash disbursements journals			
Copies of tax returns filed during reporting period			
Summary of Unpaid Postpetition Debts	MOR- 4		
Debtor Questionnaire	MOR-5		

I declare under penalty of perjury (28 U.S.C. Section 1746) that the documents attached to this report are true and correct to the best of my knowledge and belief.

Andrew Kuzy  
Signature of Debtor

12/9/18  
Date

Colleen Kuzy  
Signature of Joint Debtor

12/9/18  
Date

\_\_\_\_\_  
Signature of Preparer

\_\_\_\_\_  
Date

\_\_\_\_\_  
Printed Name of Preparer

In Re: Andrew F. Kuzy, and  
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: Bankruptcy Case No.: 18-21728-CMB  
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### INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS

Amounts reported should be per the debtor's books, not the bank statement. The beginning cash should be the ending cash from the prior month or, if this is the first report, the amount should be the balance on the date the petition was filed. Attach the bank statements and a detailed list of all disbursements made during the report period that includes the date, the check number, the payee, the transaction description, and the amount.  
A bank reconciliation must be attached for each account.

	Current Month Actual	Cumulative Filing to Date Actual
Cash - Beginning of Month	1104.93	
<b>RECEIPTS</b>		
Wages (Net)	4227.25	
Interest and Dividend Income	0	
Alimony and Child Support	0	
Social Security and Pension Income	575.00	
Sale of Assets	0	
Other Income (attach schedule)	600.00	
<b>Total Receipts</b>	5402.25	
<b>DISBURSEMENTS</b>		
<b>ORDINARY ITEMS:</b>		
Mortgage Payment(s)	0	
Rental Payment(s)	0	
Other Secured Note Payments	0	
Utilities	1605.00	
Insurance	400.15	
Auto Expense	96.54	
Lease Payments	0	
IRA Contributions	0	
Repairs and Maintenance	279.22	
Medical Expenses	86.64	
Household Expenses	1251.81	
Charitable Contributions	0	
Alimony and Child Support Payments	0	
Taxes - Real Estate	0	
Taxes - Personal Property	0	
Taxes - Other (attach schedule)	0	
Travel and Entertainment	32.70	
Gifts	160.11	
Other (attach schedule)		
<b>Total Ordinary Disbursements</b>	3922.79	
<b>REORGANIZATION ITEMS:</b>		
Professional Fees		
U. S. Trustee Fees	325.00	
Other Reorganization Expenses (attach schedule)	80.00	
<b>Total Reorganization Items</b>	405.00	
<b>Total Disbursements (Ordinary + Reorganization)</b>	4327.79	
<b>Net Cash Flow (Total Receipts - Total Disbursements)</b>		
Cash - End of Month (Must equal reconciled bank	1094.46	

FORM MOR-1 (INDV)

In Re: Andrew F. Kuzy, and  
Colleen A. Kuzy,

Debtors.

: Bankruptcy Case No.: 18-21728-CMB  
:  
: Chapter 11  
:

(9/99)

Reporting Period: November 2018

INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS – continuation sheet

BREAKDOWN OF "OTHER" CATEGORY	Current Month Actual	Cumulative Filing to Date Actual
Other Income		
<i>Schmalz Payment</i>	<i>600.00</i>	
Other Taxes		
Other Ordinary Disbursements		
Other Reorganization Expenses		
<i>PA Board &amp; Probation</i>	<i>30.00</i>	
<i>Washington Co Clerk of Courts</i>	<i>50.00</i>	

FORM MOR-1 (INDV) (CON'T)  
(9/99)

In Re: Andrew F. Kuzy, and  
Colleen A. Kuzy,  
  
Debtors.

Bankruptcy Case No.: 18-21728-CMB

Chapter 11

Reporting Period: \_\_\_\_\_

### STATUS OF POSTPETITION TAXES

The beginning tax liability should be the ending liability from the prior month or, if this is the first report, the amount should be zero Attach photocopies of IRS Form 16123 or payment receipt to verify payment or deposit of federal payroll taxes.

Attach photocopies of any tax returns filed during the reporting period.

	Beginning Tax Liability	Amount Withheld or Accrued	Amount Paid	Date Paid	Check No. or EFT	Ending Tax Liability
<b>Federal</b>						
Withholding						
FICA- Employee						
FICA-Employer						
Unemployment						
Income						
Other:						
<b>Total Federal Taxes</b>						
<b>State and Local</b>						
Withholding						
Sales						
Excise						
Unemployment						
Real Property						
Personal Property						
Other:						
<b>Total State and Local</b>						
<b>Total Taxes</b>						

### SUMMARY OF UNPAID POSTPETITION DEBTS

Attach aged listing of accounts payable.

	Number of Days Past Due					Total
	Current	0-30	31-60	61-90	Over 90	
Accounts Payable						
Wages-Payable						
Taxes Payable						
Rent/Leases-Building						
Rent/Leases- Equipment						
Secured Debt/Adequate Protection						
Professional Fees						
Amounts Due to Insiders"						
Other:						
Other:						
<b>Total Postpetition Debts</b>						

Explain how and when the Debtor intends to pay any past-due Postpetition debts.

\*"Insider is defined in 11 U.S.C. Section 101(31)

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Debtors.

(9/99)  
Bankruptcy Case No.: 18-21728-CMB  
Chapter 11

Reporting Period: \_\_\_\_\_

### ACCOUNTS RECEIVABLE RECONCILIATION AND AGING

Accounts Receivable Reconciliation	Amount
Total Accounts Receivable at the beginning of the reporting period	
+ Accounts billed during the period	
- Accounts collected during the period	
Total Accounts Receivable at the end of the reporting period	

  

Account Receivable Aging	Amount
0 – 30 days old	
31-60 days old	
61-90 days old	
91 + days old	
Total Accounts Receivable	
Amount considered uncollectible	
Accounts Receivable (Net)	

### DEBTOR QUESTIONNAIRE

Must be completed each month	Yes	No
1. Have any assets been sold or transferred outside the normal course of business this reporting period? If yes, provide an explanation below.		
2. Have any funds been disbursed from any account other than II debtor in possession account this reporting period? If yes, provide an explanation below.		
3. Have all postpetition tax returns been timely filed? If no, provide an explanation below		
4. Are workers compensation, general liability and other necessary insurance overages in effect? If no, provide an explanation below.		



Your Pay:

Earnings	Earnings This Pay	Earnings YTD	Rate	Hours This Pay	Hours YTD
Regular	1640.50	34947.50	17.0000	96.50	2235.50
Removal	225.00	2075.00			
Total	1865.50	37022.50		96.50	2235.50

Taxes	This Pay	YTD
Social Security	115.66	2295.45
Medicare	27.05	536.84
Federal Income Tax	155.90	2833.64
Pennsylvania	57.27	1136.56
PA LST \$52	2.00	48.00
PA Employee Unemp.	1.12	22.20
S Strabane Twp.	18.66	370.30
Total	377.66	7242.99

Net Pay	This Pay	YTD	Account Number
This Check	1487.84	29779.51	

Other Information:

Tax Status	Taxable Earnings This Pay	Taxable Earnings YTD	Status Exmptn
Social Security	1865.50	37022.50	
Medicare	1865.50	37022.50	
Federal Income Tax	1865.50	37022.50	M / 0
Pennsylvania	1865.50	37022.50	M / 0
PA LST \$52	1865.50	37022.50	
PA Employee Unemp.	1865.50	37022.50	
S Strabane Twp.	1865.50	37022.50	M / 0

Salandra Funeral Service, Inc.  
304 West Pike Street  
Canonsburg, PA 15317

PAPT P596

BACKGROUND AREA CHANGES COLOR GRADUALLY FROM TOP TO BOTTOM

PAPT P596  
Salandra Funeral Service, Inc.  
304 West Pike Street  
Canonsburg, PA 15317

Pay Date 11/30/2018  
Voucher Number  
WASHINGTON FEDERAL SAVINGS BANK  
CANONSBURG, PA 15317  
60-74222433

\*\*\* NON - NEGOTIABLE, DIRECT DEPOSIT NOTICE \*\*\*

1000 22 2/6  
Andrew Kuzy  
531 Warrick Dr  
Washington, PA 15301

Net Direct Deposit to Checking \$1487.84

NON - NEGOTIABLE

HOLD AT AN ANGLE TO SEE THE MARK WHEN CHECKING THE ENDORSEMENT.

Your Pay:

Earnings	Earnings This Pay	Earnings YTD	Rate	Hours This Pay	Hours YTD
Regular	1555.50	31836.50	17.0000	91.50	2052.50
Removal		1550.00			
Total	1555.50	33386.50		91.50	2052.50

Taxes	This Pay	YTD
Social Security	96.44	2070.02
Medicare	22.55	484.12
Federal Income Tax	118.70	2533.24
Pennsylvania	47.75	1024.94
PA LST \$52	2.00	44.00
PA Employee Unemp.	0.93	20.02
S Strabane Twp.	15.56	333.93
Total	303.93	6510.27

Net Pay	This Pay	YTD	Account Number
This Check	1251.57	26876.23	

Other Information:

Tax Status	Taxable Earnings This Pay	Taxable Earnings YTD	Status Exmptn
Social Security	1555.50	33386.50	
Medicare	1555.50	33386.50	
Federal Income Tax	1555.50	33386.50	M / 0
Pennsylvania	1555.50	33386.50	M / 0
PA LST \$52	1555.50	33386.50	
PA Employee Unemp.	1555.50	33386.50	
S Strabane Twp.	1555.50	33386.50	M / 0

Salandra Funeral Service, Inc.  
304 West Pike Street  
Canonsburg, PA 15317

PAPT P596

BACKGROUND AREA CHANGES COLOR GRADUALLY FROM TOP TO BOTTOM

PART P596  
Salandra Funeral Service, Inc.  
304 West Pike Street  
Canonsburg, PA 15317

Pay Date 11/02/2018  
Voucher Number

WASHINGTON FEDERAL SAVINGS BANK  
CANONSBURG, PA 15317  
60-74222433

\*\*\* NON - NEGOTIABLE, DIRECT DEPOSIT NOTICE \*\*\*

1000 22 2/6

Andrew Kuzy  
531 Warrick Dr  
Washington, PA 15301

Net Direct Deposit to Checking \$1251.57

NON - NEGOTIABLE

THE ORIGINAL DOCUMENT HAS A WHITE REFLECTIVE WATERMARK ON THE BACK. HOLD AT AN ANGLE TO SEE THE MARK WHEN CHECKING THE ENDORSEMENT.



4140 E. State Street  
Hermitage, PA 16148

ANDREW F. KUZY, DEBTOR IN  
Primary Account Number

Page 1 of 4

ADDRESS SERVICE REQUESTED

ANDREW F. KUZY, DEBTOR IN POSSESSION  
COLLEEN A. KUZY, DEBTOR IN POSSESSION  
531 WARRICK DR  
WASHINGTON PA 15301-9513

## Managing Your Accounts

-  Online [www.fnb-online.com](http://www.fnb-online.com)
-  By Phone 1 800-555-5455
-  By Mail 4140 E. State Street  
Hermitage, PA 16148



## Summary of Accounts

9/11/16

Account Type	Account Number	Balance This Statement
FREE SMALL BUSINESS CHECKING		\$1,244.30

## FREE SMALL BUSINESS CHECKING

### Account Summary

Date	Description	Amount	
11/01/2018	Balance Last Statement	\$557.64	Minimum Balance -\$49.53
	7 Credit(s) This Period	\$5,225.85	Average Ledger Balance \$756.50
	58 Debit(s) This Period	\$4,539.19	Average Available Balance \$741.64
11/30/2018	Balance This Statement	\$1,244.30	

### Account Activity

Post Date	Description	Debits	Credits	Balance
11/01/2018	Balance Last Statement			\$557.64
11/01/2018	0011 POS PUR 10/31 06:28 PIZZA HUT 033969 WASHINGTON PA 00003012 00001~5812	\$20.12		\$537.52
11/02/2018	PP596SALANDRA FU PAYROLL		\$1,251.57	\$1,789.09
11/02/2018	STOP ITEM CHARGE	\$37.00		\$1,752.09
11/02/2018	TRANSFER TO FREESTYLE ACCOUNT	\$60.00		\$1,692.09
11/02/2018	31593 PIN PUR 11/02 10:55 SAMS CLUB #6251 WASHINGTON PA 62510090 838846~5300	\$133.06		\$1,559.03
11/02/2018	CHECK # 1035	\$109.47		\$1,449.56
11/02/2018	10862 POS PUR 11/02 07:31 WM SUPERCENTER # WASHINGTON PA 17390026 65054~5411	\$12.49		\$1,437.07
11/05/2018	CHECK # 1031	\$200.00		\$1,237.07
11/05/2018	COLUMBIA GAS OF BILL PAY	\$112.87		\$1,124.20
11/05/2018	120057 POS PUR 11/04 12:03 WAL-MART #1739 WASHINGTON PA 17390049 8308404~5411	\$57.04		\$1,067.16
11/05/2018	71892 POS PUR 11/04 06:21 JEFFREYS DRUG ST CANONSBURG PA 29235480 07189~5912	\$19.76		\$1,047.40
11/05/2018	CHECK # 1032	\$17.98		\$1,029.42
11/06/2018	190990 PIN PUR 11/06 10:50 ALDI 69051 WASHINGTON PA 89027702 190990 ~5411	\$39.62		\$989.80
11/07/2018	97326 POS PUR 11/07 14:19 MICHAELS.COM 800-642-4235 PA 00000000 097326 ~5970	\$77.38		\$912.42



5514 243012 073013 145025 0001/0002

(continued)

## Account Activity (continued)

Post Date	Description	Debits	Credits	Balance
11/20/2018	CHECK # 1041	\$10.00		\$478.97
11/21/2018	CHECK # 1045	\$196.29		\$282.68
11/21/2018	65601 POS PUR 11/21 10:32 BAREESCENTUALSCO 888-795-4747 NJ 00000000 065~5977	\$98.37		\$184.31
11/21/2018	CHECK # 1037	\$50.00		\$134.31
11/21/2018	AMAZON.COM SERVI INTERNET	\$39.95		\$94.36
11/23/2018	DEPOSIT		\$200.00	\$294.36
11/23/2018	TRANSFER TO FREESTYLE ACCOUNT 735181026	\$60.00		\$234.36
11/23/2018	0186 POS PUR 11/21 22:52 ARBYS 7648 WASHINGTON PA 00005577 000186 ~5814	\$36.17		\$198.19
11/26/2018	DEPOSIT		\$100.00	\$298.19
11/28/2018	CHECK # 1048	\$325.00		-\$26.81
11/28/2018	21792 POS PUR 11/27 02:19 BETHEL BAKERY - CANONSBURG PA 68121792 021792~5462	\$22.72		-\$49.53
11/29/2018	RETURNED CHECK# 1048, INSUFFICIENT FUNDS		\$325.00	\$275.47
11/29/2018	OVERDRAFT FEE	\$37.00		\$238.47
11/29/2018	RETURNED ITEM FEE	\$37.00		\$201.47
11/29/2018	1527 ATM WTD 11/29 09:08 FIRST NAT BANK CANONSBURG PA PA900381 001527 ~6011	\$60.00		\$141.47
11/30/2018	PP596SALANDRA FU PAYROLL		\$1,487.84	\$1,629.31
11/30/2018	TRANSFER TO FREESTYLE ACCOUNT	\$60.00		\$1,569.31
11/30/2018	CHECK # 1048	\$325.00		\$1,244.31
11/30/2018	NEGATIVE COLLECTED BALANCE FEE	\$0.01		\$1,244.30
11/30/2018	Balance This Statement			\$1,244.30

## Checks Cleared

Check Nbr	Date	Amount	Check Nbr	Date	Amount	Check Nbr	Date	Amount
1031	11/05/2018	\$200.00	1040	11/19/2018	\$135.83	1045	11/21/2018	\$196.29
1032	11/05/2018	\$17.98	1041	11/20/2018	\$10.00	1047*	11/20/2018	\$30.00
1035*	11/02/2018	\$109.47	1042	11/19/2018	\$183.49	1048	11/28/2018	\$325.00
1037*	11/21/2018	\$50.00	1043	11/19/2018	\$40.00	1048	11/30/2018	\$325.00
1039*	11/19/2018	\$112.35	1044	11/16/2018	\$264.32			

\* Indicates skipped check number

## Daily Balances

Date	Amount	Date	Amount	Date	Amount
11/01/2018	\$537.52	11/09/2018	\$723.62	11/21/2018	\$94.36
11/02/2018	\$1,437.07	11/13/2018	\$952.15	11/23/2018	\$198.19
11/05/2018	\$1,029.42	11/14/2018	\$902.16	11/26/2018	\$298.19
11/06/2018	\$989.80	11/16/2018	\$1,503.66	11/28/2018	-\$49.53
11/07/2018	\$847.00	11/19/2018	\$790.32	11/29/2018	\$141.47
11/08/2018	\$783.62	11/20/2018	\$478.97	11/30/2018	\$1,244.30

**FREE SMALL BUSINESS CHECKING**

(continued)

**Account Activity (continued)**

Post Date	Description	Debits	Credits	Balance
11/20/2018	CHECK # 1041	\$10.00		\$478.97
11/21/2018	CHECK # 1045	\$196.29		\$282.68
11/21/2018	65601 POS PUR 11/21 10:32 BAREESCENTUALSCO 888-795-4747 NJ 00000000 065~5977	\$98.37		\$184.31
11/21/2018	CHECK # 1037	\$50.00		\$134.31
11/21/2018	AMAZON.COM SERVI INTERNET	\$39.95		\$94.36
11/23/2018	DEPOSIT		\$200.00	\$294.36
11/23/2018	TRANSFER TO FREESTYLE ACCOUNT	\$60.00		\$234.36
11/23/2018	0186 POS PUR 11/21 22:52 ARBYS 7648 WASHINGTON PA 00005577 000186 ~5814	\$36.17		\$198.19
11/26/2018	DEPOSIT		\$100.00	\$298.19
11/28/2018	CHECK # 1048	\$325.00		-\$26.81
11/28/2018	21792 POS PUR 11/27 02:19 BETHEL BAKERY - CANONSBURG PA 68121792 021792~5462	\$22.72		-\$49.53
11/29/2018	RETURNED CHECK# 1048, INSUFFICIENT FUNDS		\$325.00	\$275.47
11/29/2018	OVERDRAFT FEE	\$37.00		\$238.47
11/29/2018	RETURNED ITEM FEE	\$37.00		\$201.47
11/29/2018	1527 ATM WTD 11/29 09:08 FIRST NAT BANK CANONSBURG PA PA900381 001527 ~6011	\$60.00		\$141.47
11/30/2018	PP596SALANDRA FU PAYROLL		\$1,487.84	\$1,629.31
11/30/2018	TRANSFER TO FREESTYLE ACCOUNT	\$60.00		\$1,569.31
11/30/2018	CHECK # 1048	\$325.00		\$1,244.31
11/30/2018	NEGATIVE COLLECTED BALANCE FEE	\$0.01		\$1,244.30
11/30/2018	Balance This Statement			\$1,244.30

**Checks Cleared**

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1031	11/05/2018	\$200.00	1040	11/19/2018	\$135.83	1045	11/21/2018	\$196.29
1032	11/05/2018	\$17.98	1041	11/20/2018	\$10.00	1047*	11/20/2018	\$30.00
1035*	11/02/2018	\$109.47	1042	11/19/2018	\$183.49	1048	11/28/2018	\$325.00
1037*	11/21/2018	\$50.00	1043	11/19/2018	\$40.00	1048	11/30/2018	\$325.00
1039*	11/19/2018	\$112.35	1044	11/16/2018	\$264.32			

\* Indicates skipped check number

**Daily Balances**

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11/01/2018	\$537.52	11/09/2018	\$723.62	11/21/2018	\$94.36
11/02/2018	\$1,437.07	11/13/2018	\$952.15	11/23/2018	\$198.19
11/05/2018	\$1,029.42	11/14/2018	\$902.16	11/26/2018	\$298.19
11/06/2018	\$989.80	11/16/2018	\$1,503.66	11/28/2018	-\$49.53
11/07/2018	\$847.00	11/19/2018	\$790.32	11/29/2018	\$141.47
11/08/2018	\$783.62	11/20/2018	\$478.97	11/30/2018	\$1,244.30